WHEREAS, on 25th day of February, 2011, Noah Richard Carnes executed a certain Deed of Trust to FIRST NATIONAL TITLE, LLC, Trustee for the benefit of Mortgage Electronic Registration Systems Inc., as nominee for SOUTHPOINT FINANCIAL SERVICES, INC., its successors and assigns, which Deed of Trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book/Instrument No. 3,280 at Page 199; and

Whereas said Deed of Trust was assigned at Deed Book 3,363, Page 187, on November 7, 2011 to JPMorgan Chase Bank, National Association filed in the office of the aforesaid Chancery Clerk; and

WHEREAS, JPMorgan Chase Bank, National Association, has heretofore substituted Philip L. Martin as Trustee in lieu and in place of FIRST NATIONAL TITLE, LLC by instrument dated 7/26/2012, and recorded in Book 3,483 at Page 792; and

WHEREAS, default having been made in the terms and conditions of said Land Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust and the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land, property, and all fixtures in accordance with the terms of said Land Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, I, Philip L. Martin, Substituted Trustee in said Deed of Trust, will on 1/30/2013 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at 2535 Hwy 51 South, Hernando, MS - Main Front Door of DeSoto County Courthouse State of Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to-wit:

Lot 332, Phase IV, Section "K", Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 55, Page 12, in the Chancery Clerk's Office of DeSoto County, MS.

Parcel ID: 2082-0317.0-00332.00

File #: S18037

Title to said property is believed to be good but I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, December 20, 2012

/s/ Philip L. Martin
Martin & Brunavs
Attorneys At Law
2800 North Druid Hills Road
Atlanta, GA 30329
(404) 982-0088 or (877) 740-0883- Phone
M&B File # 12-13251MS
Publication Dates: January 3, 10, 17 and 24, 2013

1

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR, ATTEMPTING TO COLLECT A DEBT.

ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.